Case 19-10094-TPA Doc 14 Filed 02/08/19 Entered 02/09/19 00:57:10 Desc Imaged

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Information to	identify th					
Debtor 1	Michael J.	. Colello		Social Security number or ITIN xxx-xx-0101		
	First Name	Middle Name	Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN				
United States Bankruptcy Court WESTERN I		DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 2/3/19			
Case number: 1	9-10094-TP	4				

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael J. Colello	
2.	All other names used in the last 8 years		
3.	Address	3020 Maplewood Drive Sharpsville, PA 16150	
4.	Debtor's attorney	David J. Graban 5569 East State Street Hermitage, PA 16148	Contact phone 724–981–0620
	Name and address		Email: graban@verizon.net
5. E	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
Do at Yo thi	Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open:
	Documents in this case may be filed at this address.		Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	You may inspect all records filed in this case at this office or online at www.pacer.gov.		Contact phone 814–464–9740
	mm.pacor.gor.		Date: 2/6/19

For more information, see page 2

Debtor Michael J. Colello

Case number 19–10094–TPA

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 12, 2019 at 10:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501			
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive	Filing deadline: 5/13/19			
deadimes.	a monorm you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or     a complaint if you want to have a particular debt excepted from discharge				
	under 11 U.S.C. § 523(a)(2) or (4).				
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/15/19			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/2/19			
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 3/12/19 at 10:00 AM , Location: Bankruptcy Court Conference Ro Park Row, Erie, PA 16501				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muyou may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  www.pacer.gov. If you believe that the law			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	scharged until all payments under the plan the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you			

# Case 19-10094-TPA Doc 14 Filed 02/08/19 Entered 02/09/19 00:57:10 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Michael J. Colello
Debtor

Case No. 19-10094-TPA Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: culy Page 1 of 2 Date Rcvd: Feb 06, 2019 Form ID: 3091 Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 08, 2019.
db
                 +Michael J. Colello,
                                         3020 Maplewood Drive, Sharpsville, PA 16150-9252
                 +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Gr

+CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043

(address filed with court: Citi, P.O. Box 183041,
                                                                      600 Grant Street, Pittsburgh, PA 15219-2702
t.r
14989017
                ++CITIBANK,
                                                                               Columbus, OH 43218-3041)
                 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331 Credit Acceptance Corporation, P.O. Box 5070, Southfield, MI 48086-5070
14989052
14989018
14989025
                 +National Debt Relief, 11 Broadway STE 1600, New York, NY 10004-1462
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: graban@verizon.net Feb 07 2019 02:52:31 David J. Graban,
                   5569 East State Street,
                                                Hermitage, PA 16148
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2019 02:52:59
                                                                                            Pennsylvania Dept. of Revenue,
smq
                                                               ATTN: BANKRUPTCY DIVISION,
                   Department 280946, P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 07 2019 02:53:19
ust
                   Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                   Pittsburgh, PA 15222-3721
14989011
                  EDI: AMEREXPR.COM Feb 07 2019 07:43:00
                                                                   American Express, P.O. Box 360001,
                   Ft. Lauderdale, FL 33336-0001
14989016
                  EDI: CHRYSLER.COM Feb 07 2019 07:43:00
                                                                   Chrysler Financial, P.O. Box 9001921,
                   Louisville, KY 40290-1921
                 +EDI: CAPITALONE.COM Feb 07 2019 07:43:00
14989012
                                                                    Capital One, P.O. Box 30281.
                  Salt Lake City, UT 84130-0281
EDI: CAPITALONE.COM Feb 07 2019 07:43:00
14989013
                                                                  Capital One Bank (USA) NA, P.O. Box 6492,
                   Carol Stream, IL 60197-6492
                 EDI: CHASE.COM Feb 07 2019 07:43:00 +EDI: CHASE.COM Feb 07 2019 07:43:00
14989014
                                                               Chase, P.O. Box 15153, Wilmington, DE 19886-5153
14989015
                                                                Chase Card,
                                                                               201 N. Walnut St/DE1-1027,
                   Wilmington, DE 19801-2901
14989019
                  EDI: RCSFNBMARIN.COM Feb 07 2019 07:43:00
                                                                      Credit One Bank,
                                                                                          P.O. Box 60500,
                   City Of Industry, CA 91716-0500
                  EDI: DISCOVER.COM Feb 07 2019 07:43:00
14989020
                                                                   Discover, P.O. Box 15251,
                   Wilmington, DE 19886-5251
                  EDI: DISCOVER.COM Feb 07 2019 07:43:00 Discover
ATT:CMS/PROD DEVELOP, Wilmington, DE 19850-5316
14989021
                                                                   Discover Bank, PO Box 15316,
                  EDI: BLUESTEM Feb 07 2019 07:43:00 Fingerhut,
14989022
                                                                             P.O. Box 166, Newark, NJ 07101-0166
14989023
                  EDI: AMINFOFP.COM Feb 07 2019 07:43:00
                                                                   First Premier Bank,
                                                                                           P.O. box 5147,
                   Sioux Falls, SD 57117-5147
                  EDI: RMSC.COM Feb 07 2019 07:43:00
14989024
                                                              JC Penney,
                                                                             Bankruptcy Dept., P.O. Box 533,
                   Dallas, TX 75221
14989026
                  EDI: AGFINANCE.COM Feb 07 2019 07:43:00
                                                                    One Main Financial, Bankruptcy Dept.,
                  PO Box 140489, Irving, TX 75014-0489
EDI: AGFINANCE.COM Feb 07 2019 07:43:00
14989027
                                                                    One Main Financial, 12 Pine Grove Square,
                 Grove City, PA 16127
+EDI: PRA.COM Feb 07 2019 07:43:00
14989181
                                                             PRA Receivables Management, LLC, PO Box 41021,
                   Norfolk, VA 23541-1021
14989028
                  E-mail/Text: bankruptcyteam@quickenloans.com Feb 07 2019 02:53:36
                                                                                                Quicken Loans,
                   1050 Woodward Ave.,
                                           Detroit, MI 48226-1906
                                                              SYNB/Lowes, PO Box 965005, Orlando, FL 32896-5005
SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-500
                 +EDI: RMSC.COM Feb 07 2019 07:43:00
14989029
                 +EDI: RMSC.COM Feb 07 2019 07:43:00
14989030
                                                                                                   Orlando, FL 32896-5015
                  EDI: RMSC.COM Feb 07 2019 07:43:00
                                                              SYNCB/Home Design, PO Box 965036,
14989031
                   Orlando, FL 32896-5036
                  EDI: RMSC.COM Feb 07 2019 07:43:00
14989032
                                                              Walmart/Synchrony Bank, PO Box 530927,
                   Atlanta, GA 30353-0927
                                                                                                         TOTAL: 23
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0315-1 User: culy Page 2 of 2 Date Rcvd: Feb 06, 2019 Form ID: 3091 Total Noticed: 29

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2019 at the address(es) listed below:

David J. Graban on behalf of Debtor Michael J. Colello graban@verizon.net
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 3